Fill in this information to identify the case:

Debtor 1 Edward Christian Menke, III

Debtor 2 Kathleen A. Menke

(Spouse, if filing)

United States Bankruptcy Court for the EASTERN District of PENNSYLVANIA

Case number 23-13659-amc

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2020-2

Court claim no. (if known): 4-1

Last 4 digits of any number you use to identify the debtor's account: 0002

Date of payment change: 2/1/2025
Must be at least 21 days after date of this notice

New total payment: $1,284.92
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. **Will there be a change in the debtor's escrow account payment?**

□ No.
■ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: ___

Current escrow payment: $422.66 **New escrow payment:** $450.27

Part 2: Mortgage Payment Adjustment

2. **Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

■ No
□ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: ___

Current interest rate: **New interest rate:**

Current principal and interest payment: **New principal and interest payment:**

Part 3: Other Payment Change

3. **Will there be a change in the debtor's mortgage payment for a reason not listed above?**

■ No
□ Yes Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. *(Court approval may be required before the payment change can take effect.)*

Reason for change: ___

Current mortgage payment **New mortgage payment:**

Debtor 1 Edward Christian Menke, III
Print Name Middle Name Last Name

Case number *(if known)* 23-13659-amc

Part 4:	**Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

■ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

✘ /s/ Michelle L. McGowan
Signature

Date 10/24/2024

Print Michelle L. McGowan
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Robertson, Anschutz, Schneid, Crane & Partners, PLLC

Address 13010 Morris Road, Suite 450
Number Street

Alpharetta GA 30004
City State ZIP Code

Contact Phone 470-321-7112

Email mimcgowan@raslg.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on December 19, 2024, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

Edward Christian Menke, III
9920 Lorry Pl
Philadelphia, PA 19114-2106

Kathleen A. Menke
9920 Lorry Pl
Philadelphia, PA 19114-2106

And via electronic mail to:

MICHAEL A. CIBIK
Cibik Law, P.C.
1500 Walnut Street
Suite 900
Philadelphia, PA 19102

SCOTT F. WATERMAN [Chapter 13]
Chapter 13 Trustee
2901 St. Lawrence Ave.
Suite 100
Reading, PA 19606

United States Trustee
Office of United States Trustee
Robert N.C. Nix Federal Building
900 Market Street
Suite 320
Philadelphia, PA 19107

By: /s/ Jai Young
Jai Young

SPS SELECT Portfolio SERVICING, inc.

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October 14, 2024

[redacted]DWARD CHRISTIAN MENKE III
[redacted]ATHLEEN A MENKE
[redacted]920 LORRY PL
PHILADELPHIA, PA 19114

Account Number: [redacted]
Property Address: 9920 LORRY PL
PHILADELPHIA, PA 19114

RE: Important notice regarding your Annual Escrow Account Disclosure Statement and your new escrow payment amount

This statement is for informational purposes only

Dear Customer(s):

SPS reviewed your escrow account to determine your new monthly escrow payment. Following are the answers to the most common questions we receive about the escrow account and the details related to the analysis.

1. **What is the amount of my new monthly payment?**
The table below shows your new monthly payment, including any escrow changes from this new analysis statement.

Table 1	**Current Payment**	**New Payment** (as of 02/01/2025)	**Change**
Principal and Interest	$834.65	$834.65	
Regular Escrow Payment	$422.66	$435.91	$13.25
Monthly Shortage Payment	$0.00	$14.36	$14.36
Total Payment	**$1,257.31**	**$1,284.92**	**$27.61**

Since you are in active bankruptcy, your new payment amount shown above is the post-petition payment amount due.

2. **Why did the escrow portion of my payment change?**
There are three main reasons why your escrow account payment may change from year to year.

   A. **Regular Escrow Payments** - Changes occur based on differences between the expected property tax or insurance payments for the prior year and the expected property tax or insurance payments for the current year. Table 2 shows those differences and any resulting monthly shortage change, which is explained in section C.

Table 2	**Prior Year Estimated Disbursements**	**Current Year Estimated Disbursements** (as of 02/01/2025)	**Change**
Tax Disbursements	$3,509.30	$3,509.30	$0.00
Hazard Insurance Disbursements	$1,140.00	$1,299.00	$159.00
Mortgage Insurance Disbursements	$422.64	$422.64	$0.00
Total Annual Escrow Disbursements	**$5,071.94**	**$5,230.94**	**$159.00**
Monthly Escrow Payment	**$422.66**	**$435.91**	**$13.25**
Monthly Shortage Payment	**$0.00**	**$14.36**	**$14.36**

[redacted]

See reverse side

B. **Escrow Reserve Requirements** – RESPA/Federal law allows lenders to maintain a maximum of two months reserve in your escrow account, commonly referred to as a cushion. However, based on state, investor, or modification requirements your cushion requirement may be less than the Federal requirement. Your account has a monthly reserve requirement of 2 months. This reserve is established to cover unanticipated increases in your property taxes, insurance and other escrow amounts. The monthly reserve requirement amount is $801.38 and is accounted for in your monthly escrow payment reflected above in Tables 1 and 2. If your account has mortgage insurance, the monthly mortgage insurance amount has been removed from the escrow reserve requirements.

C. **Escrow Shortage** – The balance of the escrow account as of the date of this analysis has a deficiency of $8,536.60. The ending balance in table 3 and the beginning balance in table 4 of $3,737.72 is based on an assumption of receipt of the scheduled payments that are due on the account, as indicated by the letter E next to the payments. If the scheduled payments are made there will be a shortage in the account of $172.27.

Please be advised that this is not an attempt to collect any pre-petition debt, which we have previously claimed on the Proof of Claim. Any shortages used to calculate this analysis do not include any unpaid taxes and/or insurance that we previously filed in the Proof of Claim. In Table 1, the "Regular Escrow Payments" row shows the full escrow payment required, including all escrow elements and the "Monthly Shortage Payment" row shows the current amount of monthly shortage which is the amount to be collected towards the shortage. In Table 2, the "Monthly Escrow Payment" row shows only the escrow elements without any overage/shortage amounts and the "Monthly Shortage Payment" row shows the current amount of monthly shortage which is the amount to be collected towards the shortage.

Your unpaid pre-petition escrow amount is $0.00. This amount has been removed from the projected starting balance.

Your total shortage is determined by subtracting your required beginning escrow account balance from your actual beginning escrow account balance. $3,909.99 - $3,737.72 = $172.27. We will collect the total amount over 12 months at $14.36 per payment.

Table 3 below shows a detailed history of your escrow account transactions since your last analysis. An asterisk (*) indicates a difference from a previous estimate in either the date or the amount. The letter E beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown prior to the effective date of this new analysis. Please note, if the payment or disbursement month shown in table 3 is the same month of this completed analysis and there is an asterisk (*) or the letter E next to the amount, the disbursement or amount may have already occurred by the time you receive this analysis statement and the actual amount may differ from the amount reflected below.

Table 3

		Payments		Disbursements		
Month	**Description**	**Estimate**	**Actual**	**Estimate**	**Actual**	**Total Balance**
History	Beginning Balance					$-8,890.25
January 2024	CONV. PMI	$422.66	$0.00	$35.22	$0.00 *	$-8,890.25
January 2024	CONV. PMI	$0.00	$0.00	$0.00	$35.22 *	$-8,925.47
February 2024	CONV. PMI	$422.66	$446.79	$35.22	$0.00 *	$-8,478.68
February 2024	CITY/SCHOOL	$0.00	$0.00	$3,509.30	$3,509.30	$-11,987.98
February 2024	CONV. PMI	$0.00	$0.00	$0.00	$35.22 *	$-12,023.20
March 2024	CONV. PMI	$422.66	$446.79	$35.22	$0.00 *	$-11,576.41
March 2024	CONV. PMI	$0.00	$0.00	$0.00	$35.22 *	$-11,611.63
April 2024	CONV. PMI	$422.66	$446.79	$35.22	$0.00 *	$-11,164.84
April 2024	CONV. PMI	$0.00	$0.00	$0.00	$35.22 *	$-11,200.06
May 2024	CONV. PMI	$422.66	$446.79	$35.22	$0.00 *	$-10,753.27
May 2024	CONV. PMI	$0.00	$0.00	$0.00	$35.22 *	$-10,788.49
June 2024	CONV. PMI	$422.66	$446.79	$35.22	$0.00 *	$-10,341.70
June 2024	CONV. PMI	$0.00	$0.00	$0.00	$35.22 *	$-10,376.92
July 2024	CONV. PMI	$422.66	$1,642.69	$35.22	$0.00 *	$-8,734.23
July 2024	CONV. PMI	$0.00	$0.00	$0.00	$35.22 *	$-8,769.45
August 2024	CONV. PMI	$422.66	$743.93	$35.22	$0.00 *	$-8,025.52
August 2024	CONV. PMI	$0.00	$0.00	$0.00	$35.22 *	$-8,060.74
September 2024	CONV. PMI	$422.66	$446.79	$35.22	$0.00 *	$-7,613.95
September 2024	HAZARD INS	$0.00	$0.00	$1,140.00	$1,299.00 *	$-8,912.95
September 2024	CONV. PMI	$0.00	$0.00	$0.00	$35.22 *	$-8,948.17
Total Actual Activity		**$3,803.94**	**$5,067.36**	**$4,966.28**	**$5,125.28**	

[redacted]

See reverse side

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Expected Payments						
October 2024	CONV. PMI	$422.66	$11,558.79 E	$35.22	$35.22	$2,575.40
November 2024	CONV. PMI	$422.66	$422.66 E	$35.22	$35.22 E	$2,962.84
December 2024	CONV. PMI	$422.66	$422.66 E	$35.22	$35.22 E	$3,350.28
January 2025	CONV. PMI	$0.00	$422.66 E	$0.00	$35.22 E	$3,737.72
Total Including Expected Payments		**$5,071.92**	**$17,894.13**	**$5,071.94**	**$5,266.16**	

Table 4 below shows a detailed projection of future estimated escrow activity of your escrow account transactions since your last analysis as well as a projection of future escrow activity. The double asterisk (**) next to the required balance indicates the lowest projected balance in the analysis. This low balance is used to determine the surplus or shortage in your escrow account at the time of this analysis.

Table 4

Month	Description	Payments Estimate	Disbursements Estimate	Beginning Balance	Required Balance
	Starting Balance			$3,737.72	$3,909.99
February 2025	CONV. PMI	$435.91	$35.22	$4,138.41	$4,310.68
February 2025	CITY/SCHOOL	$0.00	$3,509.30	$629.11	$801.38**
March 2025	CONV. PMI	$435.91	$35.22	$1,029.80	$1,202.07
April 2025	CONV. PMI	$435.91	$35.22	$1,430.49	$1,602.76
May 2025	CONV. PMI	$435.91	$35.22	$1,831.18	$2,003.45
June 2025	CONV. PMI	$435.91	$35.22	$2,231.87	$2,404.14
July 2025	CONV. PMI	$435.91	$35.22	$2,632.56	$2,804.83
August 2025	CONV. PMI	$435.91	$35.22	$3,033.25	$3,205.52
September 2025	CONV. PMI	$435.91	$35.22	$3,433.94	$3,606.21
September 2025	HAZARD INS	$0.00	$1,299.00	$2,134.94	$2,307.21
October 2025	CONV. PMI	$435.91	$35.22	$2,535.63	$2,707.90
November 2025	CONV. PMI	$435.91	$35.22	$2,936.32	$3,108.59
December 2025	CONV. PMI	$435.91	$35.22	$3,337.01	$3,509.28
January 2026	CONV. PMI	$435.91	$35.22	$3,737.70	$3,909.97
Totals		$5,230.92	$5,230.94		

If you wish to send a written inquiry about your account or dispute any of the information on this statement, please send it to the address listed below for Notice of Error/Information Request. If you send your Notice of Error/Information Request to any other address, it may not be processed in accordance with the guidelines established by the Real Estate Settlement Procedures Act (RESPA).

Important Mailing Addresses:

General Correspondence	Payment Remittance	Notice of Error/Information Request
PO Box 65250 Salt Lake City, UT 84165-0250	PO Box 65450 Salt Lake City, UT 84165-0450	PO Box 65277 Salt Lake City, UT 84165-0277

[redacted]

See reverse side

If your account is set up on a monthly automatic withdrawal payment option, your monthly payment withdrawal amount will be updated according to the adjusted payment above once the escrow analysis becomes effective. If you have any questions or concerns, please contact our Customer Service Department. Our toll-free number is 800-258-8602 and representatives are available Monday through Friday between the hours of 8 a.m. and 9 p.m., and Saturday from 8 a.m. to 2 p.m., Eastern Time. You may also visit our website at www.spservicing.com.

Sincerely,

Select Portfolio Servicing, Inc.

Esta carta contiene información importante concerniente a sus derechos. Por favor, traduzca esta carta. Nuestros representantes bilingües están a su disposición para contestar cualquier pregunta. Llamenos al numero 800-831-0118 y seleccione/marque la opción 2.

This information is intended for informational purposes only and is not considered an attempt to collect a debt.

[redacted]

See reverse side

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PAYMENT COUPON ON BACK
HAS YOUR ADDRESS CHANGED? IF SO, PLEASE COMPLETE THIS FORM

Mailing Address:____

City ________________________________ State __________________ Zip ___________

Home Phone _______________________ Business Phone _________________________

Account Number(s): [redacted]

All Borrowers' Signatures Required For Address Change

_________________________________ _________________________________

Borrower's Signature Co-Borrower's Signature

[redacted]

[redacted] [redacted] [redacted]

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Pursuant to the escrow analysis above, SPS will be increasing the monthly payment by $14.36 to collect for the escrow shortage.

If you would like to make a payment towards your escrow account, you may submit your payment online by visiting www.spservicing.com or by using this payment coupon.

SELECT PORTFOLIO SERVICING, INC.
P.O. BOX 65450
SALT LAKE CITY, UT 84165-0450

Escrow Payment Coupon

Select Portfolio Servicing, Inc.
EDWARD CHRISTIAN MENKE III
KATHLEEN A MENKE
9920 LORRY PL,
PHILADELPHIA, PA 19114
Account No: [redacted]

Total Amount Enclosed: ____________

[redacted]

[redacted] 00 0 [redacted] 771 [redacted] 066 0000[redacted]0000